GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:970
ANSWERED ON:24.11.2000
.
HARIBHAI PARTHIBHAI CHAUDHARY;VIJAY KUMAR KHANDELWAL

Will the Minister of FINANCE be pleased to state:

(a) whether the Government have formulated any scheme to provide loans for the construction of dwelling units to SC/ST persons living below poverty line:

(b) if so, the details of loans provided and rate at which the interest is charged from the above persons as compared to that of the general public;

(c) the State wise number of persons to whom such loans have been provided by the banks during last three years particularly in Madhya Pradesh and Gujarat; and

(d) if not, the reasons therefor and the steps taken by the Governmentto provide housing loans at lower rate of interest to the people living below poverty line?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATH);

(a) No separate loaning scheme has been formulated to provide loans for the construction of dwelling units to SC/ST persons living below poverty line. However, a scheme known as `Credit-Cum-Subsidy Scheme for Rural Housing` has been introduced by Ministry of Rural Development w.e.f. 01.04.1999 for rural people including SCs/STs having income up to 32000/- annually. As per the extant guidelines at least a minimum of 60% of the funds allocated under this scheme as subsidy to each State, shall be utilized in financing the construction of houses for the SCs/STs and freed bonded labourers. Ceiling of subsidy thatcan be given under this scheme is Rs. 10.000/- per household and the upper limit of construction loan admissible under this scheme is Rs. 40,000/- per household. As per the information furnished by Ministry of Rural Development, during 1999-2000, against centralallocation (subsidy portion] of Rs, 207.53 lakhs to the state, Gujarat Rural Housing Boardhas been released first instalment (50%) amounting to Rs. 103.77 lakhs under the scheme. In Madhya Pradesh during 1999-2000 against central allocation of Rs. 582.73 lakhs, an amountof Rs. 400.04 lakhs have been released to the various District Rural Development Agenciesin the State. Further funds could not be released due to non-submission of utilisation certificates. During 2000-01 against central allocation of Rs. 874.09 lakhs, an amount ofRs. 172.02 lakhs has already been released to various DRDAs in Madhya Pradesh.

(b) and (d) Do not arise in view of answer to (a) above.

(c) The information asked for is being collected and will be laid on the Table of House to the extend available.